DOCUMENT RESUME

ED 289 817 SP 029 466

TITLE 1987 Social Report of the Life and Health Insurance Business.
INSTITUTION American Council of Life Insurance, Washington, D.C.
PUB DATE Aug 87
NOTE 53p.
AVAILABLE FROM Center for Corporate Public Involvement, American Council of Life Insurance, Health Insurance Association of America, 1001 Pennsylvania Avenue, N.W., Washington, DC 20004-2599.
PUB TYPE Statistical Data (110) -- Reports - Descriptive (141)

EDRS PRICE MF01/PC03 Plus Postage.
DESCRIPTORS *Community Relations; *Corporate Support; Employer Employee Relationship; Equal Opportunities (Jobs); *Health Services; *Insurance Companies; *Program Development; Volunteers

ABSTRACT

This report provides data and related information on the extent of the commitment of insurance companies to a wide variety of corporate public involvement activities. The results of a survey of 424 insurance companies are presented in both tabular and narrative format and cover the companies' activities in the areas of projects for the community, contributions, equal opportunity, voluntarism, social investments, and health and wellness projects. Appended are a list of reporting companies and sample reporting forms. (JD)

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1987 SOCIAL REPORT

OF THE LIFE AND HEALTH INSURANCE BUSINESS

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THE RECORD OF CORPORATE PUBLIC INVOLVEMENT

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Foreword

The year 1986 was characterized by many changes in corporate America. Mergers and acquisitions, new managements, a vast array of new products and sharp cost-cutting measures all had their impact on corporate performance and, for many, on corporate public involvement.

The Social Report of the life and health insurance business reveals both substantial progress and the reaching of plateaus in levels of support. The overall message remains clear however: the commitment of insurance companies to their various communities, particularly to those in need, is as strong—if not stronger—than ever.

A careful review of the data and related information in this Social Report provides significant evidence of the extent of the commitment of insurance companies to a wide variety of corporate public involvement activities. Perhaps one of the most important impressions derives from the ever-broadening participation in this program.

Today most member companies of the American Council of Life Insurance and the Health Insurance Association of America readily respond in providing the information found in this survey. This is evidenced by the fact that those reporting this year account for nearly 90 percent of the total assets of all member companies of the ACLI and HIAA.

But what else does our analysis reveal? It shows us that the life and health insurance business has been aggressive in responding to such urgent and emerging social problems as hunger and the homeless and the terrible prospect of an AIDS epidemic.

This same information, however, shows that we are becoming increasingly sophisticated in leveraging our investments to help solve public needs. Social investments by member companies grew significantly in 1986 to reach record levels.

Information also indicates that we have not lost sight of the traditional American value which calls for equality of opportunity for all—even though overall progress in society has been slow and the record uneven.

The results of the 1986 survey also record in considerable detail that we have taken seriously the Surgeon General's findings that behavior has a substantial impact on morbidity and mortality; thus, we have become a pioneering force in health and wellness promotion and disease prevention.

Our efforts in the area of encouraging voluntarism continue to remain high and our level of financial commitment in the form of contributions continues to outpace those of corporations in general. Contributions during 1986 from insurance companies rose almost 10 percent while the Conference Board reported that corporate contributions in general dropped 2.5 percent.

This year's Social Report tells us a lot about ourselves as companies and as an industry. As an industry we continue to be a leader through the efforts of the Center for Corporate Public Involvement in marshaling the forces of the entire industry to focus on social responsibility. In fact, we are the only industry in American business today that seeks to address social concerns on an organized, industrywide basis —something for which we can all be equally proud.

And finally, as a result of our willingness to share this information with others, we can also show that we are an industry which derives its strength from trust and fairness as well as our concern for the public interest.

While our commitment remains strong, there are many challenges which lie ahead. It is our companies' work to address matters of corporate social responsibility in 1987 and the years beyond, and it would be my hope that we could achieve even greater levels of enthusiasm and accomplishment through our continuing effort to work together to seek solutions to critical problems facing our society.

John E. Pearson
Chairman
Committee for Corporate Public Involvement
American Council of Life Insurance
Health Insurance Association of America

Introduction

The Social Report has long since been accepted as the credible measure of corporate public involvement by the life and health insurance business.

From 147 member companies participating in 1973 to 424 this year, the Social Report has steadily provided back to the companies and to the American public alike the corporate, financial and human components of these kinds of programs.

This year's Report—the 15th annual—continues to provide data on company projects for the community, contributions, equal opportunity, voluntarism, social investments and health and wellness. Environmental impact and energy conservation, one of the categories since the mid-'70s, was eliminated from the reporting processes in this year's program. Over the past several years, little or no change in company activity had been reported here, suggesting both the diminished priority of the issues and the degree they had become institutionalized within the companies.

Readers will quickly see that cash contributions to community and other charitable causes have hit a new high, that social investments are up again after a drop the previous year and that some voluntarism figures show a decline. However, other interesting data await the alert reader: how companies of varying sizes and locations implement corporate public involvement.

It is helpful in interpreting the data in these pages to keep in mind these two points: first, the largest companies in terms of asset size generally show the greatest involvement precisely because of the extent of the resources they have available. Medium-sized and smaller companies may have the same commitment but must focus their attention on fewer projects.

Second, the largest companies tend to be located in the Northeast, although some are in every region. Therefore data that appear to show emphasis on certain projects, or levels of funding, by companies in the Northeast may well be a function of the size of the companies rather than particular geographic bias.

Considerable importance is placed upon the figures provided by the trend companies throughout the Report. These are the member companies who have reported each year in the given category over the past five years.

Readers from outside the insurance industry will forgive me for a parochial comment. However, it is fitting to express thanks not only for the continued commitment of the reporting companies, but also to the chief executive officers and others within each company who take the time, often considerable, to provide the Center with these significant statistics. Without their cooperation there would be no Social Report!

Stanley G. Karson
Director
Center for Corporate Public Involvement
American Council of Life Insurance
Health Insurance Association of America

October 1987

Highlights

Company Participation: A record number of companies—424—provided data and other information for the Social Report. These companies represent 89.4 percent of the combined assets of all ACLI/HIAA member companies.

Community Projects: Ninety-six percent reported involvement in community projects ranging from educational and cultural programs to special projects designed to help meet such urgent and new needs as hunger and the homeless and the AIDS epidemic.

Contributions: Company cash contributions reached an all-time high of $127 million, together with signs of increasing sophistication in the development of policies and programs.

Equal Employment Opportunity: Women received 55 percent of professional/managerial promotions, minorities 11 percent. Women, constituting 60 percent of the workforce, received 73 percent of the total promotions while minorities, comprising 17 percent of the employees, received 18 percent.

Voluntarism: A trend analysis of voluntarism shows that fewer hours of employee time (both on a released time and loaned basis) were contributed during the year. Over the past five years the high was 425,000 hours reported in 1983 compared to 335,000 hours total for the current year.

Social Investments: Socially responsive investments turned in a relatively strong performance this year. Trend companies committed just over $2 billion to help meet long-term needs—a total exceeded over the five-year period only in 1983 when $2.2 billion was earmarked for such purposes.

Health and Wellness: Ninety-nine percent of companies reported health and wellness programs for employees. Seventy percent have smoking cessation programs, and nearly two-thirds have restrictive smoking policies. Two of five companies market to the public insurance policies with health-related premium discounts.

Table 1.
Total Member Companies and Companies Reporting to the Center (5-Year Intervals and Current Year)

Total Member Companies*	1986	1983	1978	1973
Total Number of Companies:	756	572	473	434
Geographic Region				
Northeast (NE)	185	111	95	81
Midwest (MW)	286	229	182	169
South (S)	186	150	129	120
West (W)	72	58	50	43
Canada and Other (Can)	27	24	17	21
Company Type				
Stock	630	449	356	310
Mutual	126	123	117	124
Asset Rank				
1. $1 Billion and Over	147	97	64	44
2. $300 Million to $1 Billion	160	110	74	57
3. $60 Million to $300 Million	242	206	175	146
4. Under $60 Million	207	159	160	187
Companies Reporting**	**1986**	**1983**	**1978**	**1973**
Total Number of Companies:	424	250	207	147
Geographic Region				
Northeast (NE)	120	53	49	38
Midwest (MW)	171	110	80	57
South (S)	90	57	47	34
West (W)	30	19	20	11
Canada and Other (Can)	13	11	11	7
Company Type				
Stock	330	169	136	86
Mutual	94	81	71	61
Asset Rank				
1. $1 Billion and Over	124	75	54	34
2. $300 Million to $1 Billion	101	62	50	30
3. $60 Million to $300 Million	130	82	74	49
4. Under $60 Million	69	31	29	34

*Members of American Council of Life Insurance and Health Insurance Association of America.
**The percentages in current year data tables are based on the number of reports received but several represented multiple companies.
Geographic Regions as defined by the United States Bureau of Census.
Northeast: Conn., Me., Mass., N.H., N.J., N.Y., Pa., R.I., Vt.
Midwest: Ill., Ind., Iowa, Kans., Mich., Minn., Mo., Neb., N.D., Ohio, S.D., Wisc.
South: Ala., Ark., Del., D.C., Fla., Ga., Ky., La., Md., Miss., N.C., Okla., S.C., Tenn., Tex., Va., W.Va.
West: Alaska, Ariz., Calif., Colo., Hawaii, Idaho, Mont., Nev., N.M., Ore., Utah, Wash., Wyo.

	1986 %	1983 %	1978 %	1973 %
All Member Companies:	56	44	44	34
Geographic Region				
Northeast (NE)	65	48	52	47
Midwest (MW)	60	48	44	34
South (S)	48	38	36	28
West (W)	42	33	40	26
Canada and Other (Can)	48	46	65	33
Company Type				
Stock	52	38	38	28
Mutual	75	66	61	49
Asset Rank				
1. $1 Billion and Over	84	77	84	77
2. $300 Million to $1 Billion	63	56	68	53
3. $60 Million to $300 Million	54	40	42	34
4. Under $60 Million	33	20	18	18

Table 2.
Percent of Total Member Companies Reporting (5-Year Intervals and Current Year)

Report Sections	Companies Reporting
Health and Wellness	151
Community Projects	141
Company Contributions	135
Voluntarism	133
Equal Employment Opportunity	109
Social Investments	56

*Whenever trends are presented in the tables, they are based upon reports of these companies.

Table 3.
Companies Reporting for Each of the Past Five Years by Report Section (Trend Companies)*

Section	Number of Companies Reporting	Total Number of Companies Represented by Data*
Community Projects	203	405
Company Contributions	204	383
Equal Employment Opportunity	177	311
Voluntarism	212	414
Social Investments	134	263
Health and Wellness	215	418
Total Number of Companies:	220	424

*Includes subsidiaries.

Table 4.
Number of Companies Reported For by Section

Student and school activities ranked first among community projects.

Company leadership in initiating or supporting community projects is a basic element of corporate public involvement.

Ninety-six percent of all reporting companies indicated that they were involved in one or more such projects in 1986 (Table 14). Student and school activities ranked first (81 percent), followed by arts and cultural programs (78 percent) with both youth activities and local health programs at 72 percent. These four types of projects have consistently been the most frequently supported over the past five years (Table 5). Local health and drug/alcohol abuse programs were two areas of substantial increases. Trend companies—those reporting over each of the last five years—also show a steady increase for student and school activities.

Early in 1986, the Center distributed a publication on the six priority areas which the industry's Committee for Corporate Public Involvement and the ACLI and HIAA Boards had approved. This publication—*Recommended Priorities for Insurance Companies*—called for special attention to and efforts in: education, the elderly, hard-to-employ, health and wellness, housing, and hunger and the homeless. While it is much too early to make an estimate of the results of these recommendations, the data suggest that the priorities are being reflected in varying degrees as follow (Table 14): education (81 percent), the elderly (39 percent), hard-to-employ (39 percent), health and wellness (72 percent), housing (28 percent) and hunger and the homeless (40 percent).

Table 5.
Types of Community Projects Most Frequently Reported—Percent of Trend Companies

	1986 %	1985 %	1984 %	1983 %	1982 %
Student and School Activities	89	85	82	79	82
Arts and Cultural Programs	83	88	82	84	83
Local Health Programs	82	83	77	74	69
Youth Activities	80	82	77	73	77
Neighborhood Improvement Programs	70	74	69	64	64
Minority Affairs	56	57	55	53	50
Programs for the Handicapped	56	57	53	54	50
Drug or Alcohol Abuse Programs	52	52	49	48	40
Activities for Senior Citizens and Retired Persons	45	45	43	40	40
Safety Programs	45	41	43	42	38
Housing Programs	38	33	33	30	30
Crime Prevention	27	33	33	30	29
Transportation Programs	23	23	26	32	28
Day-Care Programs	23	23	23	24	21
Anti-Pollution Programs	23	19	21	26	24

Number of Trend Companies (141)

Historically, it is interesting that the companies have traditionally been identified with educational projects, but the response to health concerns this past year has been particularly strong.

As Table 14 illustrates, race relations and hard-to-employ projects were most heavily supported by the largest companies, which are generally located in major urban areas. Housing also received the greatest support from these companies (49 percent).

There are some marked regional differences in company support for community projects. As indicated in Table 15, 29 percent of the western companies are engaged in AIDS projects in contrast to 17 percent of all reporting companies. Similarly, western companies are more supportive of hunger and homeless programs. Canadian companies appear to be significantly involved with problems of safety, programs for the handicapped and anti-pollution projects. If the comparisons are limited to the United States, companies in the Northeast seem to focus on hard-to-employ programs and housing projects; half of all midwestern companies support drug and alcohol abuse programs, and one-fourth of all companies in the South are involved with the problem of transportation. Such regional differences, of course, are only suggestive, but they do illustrate that insurance companies tend to respond to local problems and to reflect local needs.

Further, two types of projects demonstrate the responsiveness of the industry to new social problems: 1) projects to relieve hunger and homelessness, and 2) projects which begin to assess the potentially far-reaching impact of AIDS through education.

Examples of company involvement in community projects:

- The CEO of a major western company helped form the Greater Los Angeles Partnership for the Homeless, a major fundraising organization to combat the area's growing homeless crisis. The CEO serves as a board member of the organization.
- A southern company established a scholarship program in Miami to encourage inner-city, high school students to attend college. The long-range purpose is to motivate students to return after graduation and contribute to the community that helped to educate them.
- The CEO of a midwestern company led an initiative to raise corporate funds in Illinois for "Hands Across America," a national effort for the homeless and hungry in America.
- A major northeastern company provided major leadership and financial support to a broad-based coalition that is working to revitalize the Newark, N.J. area. A company executive was a key player in the formation of the group and served as its first chairman.
- A major midwestern company was a corporate sponsor for an innovative telethon where viewers called to pledge their time and talents to over 900 nonprofit organizations in lieu of a cash contribution.

Eighty-one percent of companies reported involvement in student and school activities.

Cash contributions exceeded $127 million last year—a new high.

The year 1986 saw considerable review and evaluation of corporate giving programs, particularly on priorities, levels of giving and the use of devices to leverage and maximize their impact. The insurance business was in the forefront of discussions on these issues, both internally and at outside forums sponsored by such organizations as the Council on Foundations and the Independent Sector.

Cash contributions for community and social concerns exceeded $127 million in 1986—a new high for the insurance business (Table 16). Two areas of giving, education and federated drives including the United Fund, together received approximately one-half of all company contributions. These traditional recipients, however, tend to mask changes in the process of corporate giving. As the above paragraph suggests, company contributions appear to reflect the needs of a changing society. The data suggest that companies increasingly want to make their own decisions as to how their charitable dollars are spent.

In contrast to a leveling off or decline in contributions reported recently for some other industries, there has been a rise in the life and health insurance business, with the trend companies reporting an increase of 9 percent in funds over 1985. Increases were reported in all six categories with the largest proportional increase for cultural purposes. This category, however, claims a relatively small share of total giving (Table 6).

When examined by region, northeastern companies, which accounted for 56 percent of all funds contributed, assigned a slightly higher priority to the "other" category which may be indicative of new and emerging needs, while midwestern companies gave comparatively more emphasis to cultural activities. Overall, the relative levels of

Table 6.
Annual Contributions (In millions)—Trend Companies

Categories*	1986	1985	1984	1983	1982
Urban/Civic Affairs	$ 17	$ 16	$18	$14	$13
United Fund	23	22	20	17	16
Health and Safety	13	12	12	11	11
Education	31	28	25	24	22
Culture	16	11	11	9	8
Other	10	12	11	7	5
Total	$110	$101	$97	$82	$75

Number of Trend Companies (135).
*See Table 16 for a fuller description of these categories.

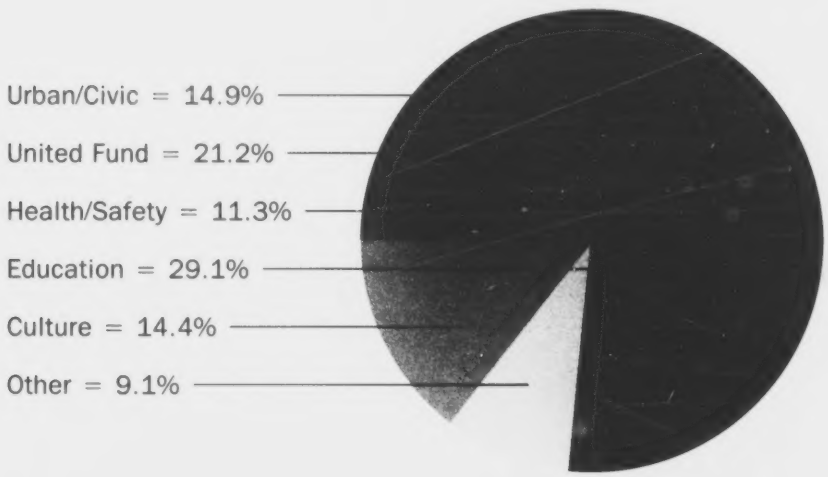
support for the six categories remained remarkably consistent among all regions of the United States and among companies of varying sizes. Canadian companies, however, allocated 50 percent of all contributions to education, a much higher level than in the U.S., where this area received 29 percent (Tables 16 and 17).

Information from reporting companies as well as from company officers indicates these developments, many of which are innovative, in the contributions process:

- An important criterion for many companies in approving grants has become employee involvement with organizations as volunteers or often as members of the board.
- Employee committees are increasingly being brought into the decision-making process.
- Caps or other forms of controls are being applied to matching gifts programs to prevent even larger percentages of corporate funds from becoming exempt from approved goals and priorities.
- Companies are discovering more and more ways to use their assets, products, services and personnel to make "in-kind," non-cash contributions to benefit communities.
- Additional funds are being allocated to field staffs to address needs outside the home office areas.
- Employee participation in civic and cultural activities is being encouraged through sponsorship of special events.
- Sensitive problems are arising from requests to purchase tickets to dinners and other social functions for "fundraising."

A new area of contributions by insurance companies is hunger and the homeless.

Contributions Reported For 1986 By Category



One company in the Midwest has provided leadership in a new way: it will only consider grant requests if the board of directors of the applicant organization adequately reflects its area's racial and gender composition.

The following specific examples of company contributions in 1986 illustrate the wide range of grants:

- A western company contributed $175,000 for AIDS research, education and treatment as well as in-kind services valued at over $100,000 to an AIDS organization.
- A small midwestern company contributed funds and a van to the local zoo to expand its outreach and education program.
- A large northeastern company made a grant to The Children's Aid Society for special programs to assist homeless teenagers in New York.
- A southern company contributed $200,000 to fund an endowed chair in computer science at a black university.
- A midwestern company provided funds for a fitness trail as part of an effort to revitalize a central park and to improve health and fitness awareness.
- A large northeastern company provided $1 million to a university to support three major revitalization projects in Newark.
- A Canadian company donated a passenger van to an inner-city agency that provides a variety of assistance programs to the elderly, including meals-on-wheels.
- A major northeastern company provided funding for the distribution of a film that teaches students about the dangers of drug and alcohol abuse.

Over the years, considerably more than half of the workforce in the home offices of life and health insurance companies have been women, and for the past five years minorities have accounted for approximately 17 percent of these employees (Table 18).

Positions held by women and minorities have fluctuated only slightly.

Positions held by women and minorities as reported by trend companies have fluctuated only slightly (Table 9). In fact, official/managerial positions held by minorities have remained at 7 percent, while those held by women have inched up to 8 percent during the last three years.

Distribution of the Workforce

Data show that approximately one-third of both white and minority males are concentrated in sales positions while 60 percent of all females are found in office and clerical positions (Table 21). More than twice as many white males (28 percent) and nearly twice as many white females (9 percent) hold positions as officials and managers, compared with minority males (13 percent) and females (5 percent). However, minority employees—both male and female—trail their counterparts by only 6 and 5 percentage points, respectively, in professional positions.

Promotions and the Changing Structure of Opportunity

As reported by trend companies, nearly one in four of all promotions earned by females was to professional positions, a slight increase over 1985. On the other hand, professional promotions as a factor of all minority promotions dropped to 19 percent after peaking at 23 percent in 1985 (Table 7).

Table 7. Professional Promotions Earned by Women and Minorities—Trend Companies

	1986	1985	1984	1983	1982
Female					
Professional Promotions as a Percentage of All Female Promotions	23%	22%	19%	18%	14%
Minority					
Professional Promotions as a Percentage of All Minority Promotions	19%	23%	21%	21%	16%

Four percent of all promotions went to minority males, and 4 percent of these promotions were to professional or management positions (Table 22). In contrast, minority females received 14 percent of all promotions, and 7 percent of promotions to professional or management positions. White females accounted for 59 percent of all promotions, 48 percent of which were to professional or management positions.

While white males comprise 35 percent of the insurance workforce, they received only 23 percent of the promotions in 1986 (Tables 20 and 22). Nearly half of the industry is composed of white females, and approximately three out of five promotions were within this group. Four percent of promotions went to black males who represent 5 percent of all workers. Black females account for 12 percent of the workforce and received 14 percent of the promotions.

The percentages of both minority males and females receiving promotions have remained largely stable over the past five years (Table 8).

Table 8.
Promotions by Race and Sex—Trend Companies

	1986 %	1985 %	1984 %	1983 %	1982 %
White					
Males	23	22	23	25	25
Females	58	60	59	56	56
Minority					
Males	4	4	4	5	5
Females	15	14	14	14	14
Total	100	100	100	100	100

Table 9.
Positions Held by Women and Minorities—Trend Companies

	Women					Minorities				
	1986 %	1985 %	1984 %	1983 %	1982 %	1986 %	1985 %	1984 %	1983 %	1982 %
Officials & Managers	8	8	8	7	6	7	7	7	7	7
Professionals	16	16	14	13	13	14	13	12	12	12
Technicians	11	11	11	12	13	11	10	10	11	13
Sales Workers	5	4	6	5	4	16	15	18	17	15
Office & Clerical	59	60	60	62	63	49	52	49	49	50
Laborers & Services Workers	1	1	1	1	1	3	3	4	4	3
Total	100	100	100	100	100	100	100	100	100	100

Seventy-four of the companies have women and minorities serving on the company boards of directors. More than three-fourths of these companies have women directors while a little over one-fourth have minority directors.

Examples of company programs:

- A midwestern company helped establish an organization to increase the number of minorities and women appointed to policy-making boards of nonprofit, for-profit and government organizations.
- Seven major northeastern companies are members of the National Minority Supplier Development Council which encourages big corporations to buy goods and services from minority vendors and suppliers.
- A western company seeks out small minority businesses and minority firms with the adaptability to meet the company's requirements for goods and services.
- A southern company has an ongoing internship program with a major black university.
- A northeastern company uses a minority-owned recruiting agency, which handles minority job candidates only.

Special training programs helped minority females earn 14 percent of all insurance company promotions last year.

Fifty percent of companies have policies to encourage voluntarism.

In a period of limited or reduced federal funds for many social programs, the role of community groups and local governments in providing various types of services has been increasingly emphasized. As a consequence, human resources provided during company hours through loaned executives or time-released personnel has taken on added importance.

Voluntarism has always represented a major area of insurance industry corporate public involvement activities. Sometimes, lending an executive to a community or nonprofit organization can make the difference in its survival and growth. In addition, the hundreds of thousands of hours contributed by employees on their own time—though undocumented—clearly have helped to make the independent sector more vital and reliable. The pages of *Response* during 1986 carried many accounts which described the level and depth of these gifts of time and expertise.

Total employee hours (loaned and released-time) contributed in 1986 exceeded 340,000 (Table 23). More than 350 people were loaned on a full-time basis to community or government agencies for extended periods of time at company cost. Over 260,000 hours of company time were contributed by allowing employees to be released during normal business hours.

Over the last five years, the number of employees serving as volunteers and the number of hours contributed have fluctuated significantly (Table 10). There has been, however, some downward movement in both the number of released-time personnel and the hours contributed.

As in previous years, companies in the Midwest have loaned employees to government or community agencies at a proportionately higher rate than companies in other areas (Table 24). The Northeast contributed considerably more released-time employees than other regions.

Table 10.
Hours Contributed by Loaned and Released-Time Personnel—Trend Companies

	1986	1985	1984	1983	1982
Number of Loaned Personnel	322	342	315	417	313
Man-hours Contributed	70,725	82,836	61,254	72,125	68,224
Number of Released-Time Personnel	9,188	10,638	12,189	12,506	12,840
Man-hours Contributed	253,739	292,004	319,332	352,825	334,073

Number of Trend Companies (133)

Changing Company Policies on Voluntarism

Fifty percent of all reporting companies have policies to encourage voluntarism, and larger companies are much more likely than the smaller ones to have such programs (Table 25). In this respect, companies in Canada and in the northeastern region appear to be somewhat more inclined to "institutionalize" voluntarism (Table 26).

For the first time in the history of the Social Report, tables are available on companies that include voluntarism activities as part of their hiring decisions and performance appraisals. Eleven percent of companies reported that voluntarism was a consideration in hiring decisions while 15 percent have made it part of performance appraisals (Table 27). Southern companies are more likely to use voluntarism in these connections than those in other regions (Table 28).

Company employees provided more than 340,000 volunteer hours to various community projects last year.

Voluntarism in the industry in 1986 took many forms:

- Employees of a Canadian company devote their lunch hour one day each week to deliver meals to the elderly, sick, handicapped and underprivileged as part of a meals-on-wheels program.
- A northeastern company matches up to five working days a year with paid time off to employees who give at least the same amount of time to community projects.
- Executives from several northeastern companies serve on the board of directors for an independent, nonprofit corporation that will make $50 million in affordable financing available to encourage the rehabilitation of residential neighborhoods in New York City.
- Employees of a southern company work with a program to fingerprint children to combat child snatching and help find lost children.
- A large northeastern company loaned one of its vice presidents to serve as president and chief executive officer of a financially troubled, black insurance company.

Socially responsive investments exceeded $2 billion in 1986.

Social investments represent an increasingly active area of corporate public involvement in the insurance industry. Largely evolving from the industry's $2 Billion Urban Investment Program (1967-1972) and spurred by the recommendations of the National Association of Insurance Commissioners in 1983, this function is receiving heightened attention. It has become recognized as an important tool in managing industry financial resources in ways that contribute to the overall strength and vitality of communities while at the same time achieving corporate investment goals.

The number of companies with some form of social investment policy, including the setting of priorities, special budget allocations and designated staff, reached 15 percent in 1986. Increasingly, social investment staffs are coordinating closely with the contributions function to leverage funds for greater impact.

The industry's Socially Responsive Investment Technical Advisory Group (SRITAG), organized in 1984, schedules forums on major issues and provides consultant services to help companies develop policies and procedures in this area. In these ways, SRITAG is helping to raise the "comfort level" of company personnel who are becoming involved in this area for the first time.

In addition, an increasing number of intermediaries such as Local Initiative Support Corporation (LISC), The Enterprise Foundation and Neighborhood Housing Services of America (NHSA), are providing needed resources and technical assistance. Company consortiums in Minneapolis/St. Paul and Newark are also helping to increase the number of companies, particularly smaller ones, that are engaged in social investing.

Socially responsive investments reported by life and health insurance companies exceeded $2 billion in 1986 (Table 29). Commitments for low- and moderate-income housing, especially 1-4 family, represented almost half of the industry's total. The major portion of the remaining funds went to commercial facilities in areas of chronic or severe unemployment, education and health care. Investments in minority enterprises or institutions totaled $39 million.

As in the past, for purposes of the Social Report, socially responsive investments are defined as:

- Those investments that would not otherwise be made under the company's customary lending standards, or
- Those in which social considerations played a substantial part in the investment decision.

Among trend companies, important shifts appear to be occurring. Over the last three years, commitments for socially significant commercial facilities have risen from $172 million to $518 million, and funds for education from $91 million to $178 million (Table 11). Significant reductions, however, occurred during the same period in investments for environmental concerns.

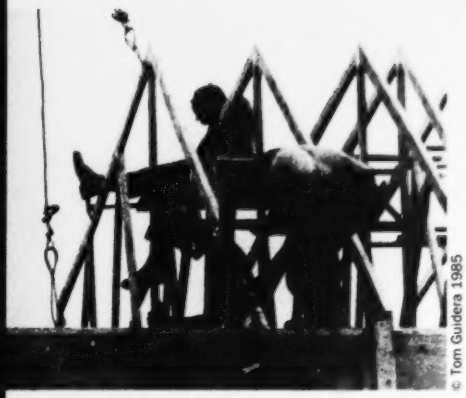
The midwestern region was responsible for the bulk of the commitments for 1-4 family housing (Table 29), led by three large companies. Northeastern companies invested about two-thirds of their funds in commercial facilities, but overall their commitments were more diversified than in any other region. Companies in the northeastern and midwestern regions accounted for all but $35 million of the industry's total.

Due in large part to the extra demands on staff time required to find, approve and service social investments, the vast majority of the funds reported are by larger (asset sizes 1 and 2) companies. Stock companies, representing a greater percentage of the smaller companies, reported approximately 35 percent of the industry's total (Table 30).

Table 11. Selected Types of Social Investments (in millions)—Trend Companies

	1986	1985	1984	1983	1982
Housing, 1-4 Family	$ 940	$ 468	$ 481	$ 923	$ 470
Housing, Multi-family	61	54	177	141	44
Hospitals	29	137	63	52	23
Nursing Homes	19	57	1	18	6
Clinics	65	18	48	14	*
Other Health Facilities	21	—	21	26	6
Commercial	518	190	172	674	226
Industrial**	43	30	62	96	56
Social Service	12	9	1	2	*
Environment	26	45	95	60	116
Minority Deposits	23	26	14	25	354
Education	178	125	91	116	50
Other	70	66	38	66	41
Total	$2,005	$1,225	$1,264	$2,213	$1,392

Number of Trend Companies (56)
*Less than 500,000.
**This category was renamed in 1985 to Economic Development.
—No figure for this category.

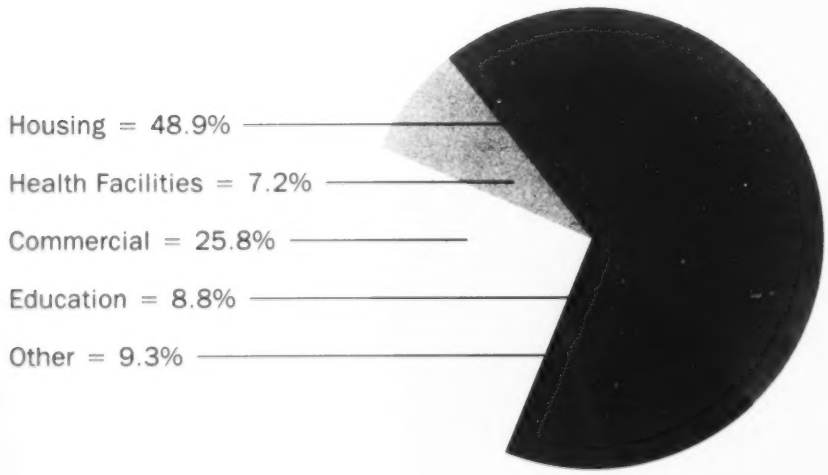


Commitments for low- and moderate-income housing, especially 1-4 family, totaled more than $1 billion in 1986.

The range of social investments reported in 1986 is impressive:

- A midwestern company approved $300,000 for a new corporation that promotes the formation and expansion of small businesses.
- A major northeastern insurer arranged a $5 million financing agreement with the American Indian National Bank for the funding of economic development projects benefiting American Indian communities and tribes.
- A large northeastern company made a $2 million loan to the Trust for Public Land to aid community revitalization and conservation projects in urban areas.
- A group of northeastern companies invested more than $800,000 to assist a financially troubled, black insurance company.
- A midwestern company invested more than $1 million for a multi-million dol!ar shopping center as part of the company's ongoing commitment to maintaining a vital downtown area.
- A Philadelphia company approved a $2 million loan guarantee for a nonprofit organization that develops community residences for people with disabilities, primarily mental retardation.
- A small midwestern company invested $100,000 in the industry's College Endowment Funding Plan.
- Seven northeastern companies helped create a housing partnership corporation that will make $50 million in affordable financing available to encourage the rehabilitation of residential neighborhoods in New York City.

Types of Social Investments Reported For 1986



Established only five years ago as a category for social reporting, health and wellness programs for employees is a major activity, as demonstrated by the fact that in 1986 more companies reported in this area than any other for the third consecutive year—418 companies (99 percent). Seventy percent of the companies have smoking cessation programs for employees, and about two-thirds provide exercise/fitness services and periodic health examinations (Table 31).

Ninety-nine percent of companies reported health and wellness activities.

Sixty-four percent have instituted smoking restriction policies (Table 38). Eighteen percent of these policies are total bans. More than half the companies in each asset rank (except the smallest) reported nonsmoking policies. Approximately two-thirds of the companies in the Northeast, Midwest and Canada reported nonsmoking policies (Table 39).

Periodic health examinations, exercise fitness and smoking cessation have been the leading programs for employees as reported over the last five years (Table 12). While the percentage reporting periodic exams has fluctuated slightly, figures for exercise fitness and smoking cessation have risen significantly since 1982, especially those programs which encourage employees to stop smoking.

Table 12.
Health and Wellness Activities For Employees—Trend Companies

	1986	1985	1984	1983	1982
Periodic Health Exam	77	75	76	75	72
Exercise Fitness	77	77	72	64	56
Smoking Cessation	74	70	62	49	44
Weight Control	64	66	56	46	38
Hypertension Screening	60	63	57	58	50
Nutrition	60	60	52	45	33
Stress Management	58	60	52	48	42
Cardio-Pulmonary Resuscitation	55	55	55	54	54
Drug/Alcohol Abuse	50	43	43	38	34
Heart Attack Risk Reduction	43	41	36	33	27
Cancer Risk Reduction	42	40	37	32	23
Hypertension Control	38	38	36	38	35
Health Risk Appraisal	34	38	32	30	22
Accident Risk Reduction	28	24	22	22	17
Family Planning	6	7	4	3	4
Other	24	22	23	21	19

Health and wellness programs for employees is a major activity for insurance companies.

Activities relating to weight control, hypertension screening and stress management declined very slightly after peaking in 1985. Drug and alcohol abuse programs have shown a steady increase to 50 percent since 1982 (Table 13).

Increasingly, companies reporting on health and wellness programs have been classifying various activities under the "other" category. Twenty-one percent reported in this miscellaneous category in 1986 (Table 31). The majority of these were AIDS education, blood drives, lunch-time health lectures and activities, and employee assistance programs, which cover a wide range of health-related services and assistance for employees.

Recent Health-Related Considerations in Insurance Contracts

Thirty-five percent of the companies now offer some form of preventive care coverage under group health insurance contracts (Table 33). The largest companies reported this type of coverage most frequently. More than half the Canadian companies (56 percent) provide preventive care coverage (Table 34). In the U.S., nearly half the northeastern companies reported this type of coverage, with the Midwest trailing closely behind the South.

Two out of five companies have policies with health-related premium discounts, including nearly half of the largest companies and especially those in the Northeast (Tables 35 and 36). Of those with premium discounts, 89 percent offered them on individual life insurance products (Table 37).

The Industry as a Pioneer in Health Promotion

The life and health insurance industry has maintained a leadership role on vital health issues through its Advisory Council on Education for Health. The Advisory Council, composed of leading health promotion professionals, makes recommendations to the industry on health education priorities and initiatives, such as the INSURE/Lifecycle Preventive Health Services Study and the smoking cessation initiative.

The INSURE/Lifecycle Study is testing the feasibility and cost-effectiveness of incorporating preventive care services and counseling into the practice of primary care physicians. INSURE, supported by 83 insurance companies, three major foundations and a federal agency, will complete its seven-year demonstration study in March 1988.

The smoking cessation initiative has long been a major project of the industry. As noted above, 70 percent of reporting companies have smoking cessation programs for employees, and sixty-four percent have restrictive smoking policies. In November 1986, the Committee for Corporate Public Involvement endorsed the ACLI's participation in a Coalition on Smoking OR Health, which supports the Surgeon General's report on involuntary smoking and clean indoor air.

Another key health area is AIDS education and prevention. The ACLI/HIAA Joint CEO Task Force on AIDS and the industry's Committee for Corporate Public Involvement approved in late 1986 a program to provide matching grants for community AIDS education and prevention programs funded by companies. The program, administered by the Center for Corporate Public Involvement, leverages company funds for selected local projects, particularly those dealing with minority populations. In addition, significant industry grants were made to research and educational efforts outside the realm of the matching grants program in 1986.

All such major programs, whether they are in the interest of employees or the industry itself, are being augmented by dozens of smaller projects, often on a local basis:

- A major four-year research project by a southern company to develop and evaluate self-help smoking cessation resources specifically aimed at the needs and concerns of blacks.
- Opening of an on-site employee fitness center by a major northeastern company.
- Development by a small northeastern company of a wellness program for employees aimed at increasing awareness about health mental attitudes and lifestyles.
- A financial contribution by a small northeastern company to help fund a program to offer mental health counseling services at a local high school.
- Funding by a large northeastern company of a film that examines Alzheimer's disease from the perspective of the "caregiver."
- Launching by a Canadian company of a health awareness program for employees that focuses on specific health/safety issues and preventive measures.

Table 13.
Community Projects Reported—Trend Companies

Year	Number of projects
1982	1,085
1983	1,135
1984	1,154
1985	1,219
1986	1,212

Table 14.
Community Projects—All Reporting Companies by Asset Rank*—1986

Types of Projects	Total %	1 %	2 %	3 %	4 %
Student and School Activities	81	88	80	76	65
Arts and Cultural Programs	78	87	78	71	55
Youth Activities	72	85	69	69	35
Local Health Programs	72	87	70	58	50
Neighborhood Improvement Programs	65	81	59	60	25
Programs for Handicapped	50	65	43	40	25
Minority Affairs	46	73	30	29	15
Drug or Alcohol Abuse Programs	44	62	39	27	25
Safety Programs	43	49	43	31	45
Programs for Hunger/Homeless	40	55	33	36	5
Hard-to-Employ Programs	39	64	28	20	10
Activities for Senior Citizens and Retired Persons	39	54	35	27	15
Housing Programs	28	49	17	16	—
Crime Prevention	27	33	22	22	20
Day-Care Programs	20	31	22	4	—
Transportation Programs	20	29	17	13	10
Anti-Pollution Programs	19	29	19	11	—
AIDS Education/Treatment	17	25	20	4	5
Other	16	15	7	24	25
(Number of Companies Reporting)	(203)	(84)	(54)	(45)	(20)

*In several instances parent companies report for themselves, as well as subsidiary companies. In these cases the data was processed using the assets of the parent company only, rather than the combined total assets of parent and subsidiary, which would tend to over-represent the resources of each company.
—No figure reported for this category.

Table 15.
Community Projects—All Reporting Companies by Region—1986

Types of Projects	Total %	NE %	MW %	S %	W %	Can %
Student and School Activities	81	91	78	83	59	89
Arts and Cultural Programs	78	88	78	76	53	78
Youth Activities	72	79	74	67	47	89
Local Health Programs	72	79	72	76	41	89
Neighborhood Improvement Programs	65	70	67	67	35	67
Programs for Handicapped	50	58	53	36	29	78
Race Relations	46	70	47	36	24	11
Drug or Alcohol Abuse Programs	44	44	50	31	35	67
Safety Programs	43	44	47	38	24	56
Hunger/Homeless Programs	40	44	41	29	53	33
Hard-to-Employ Programs	39	53	39	36	18	33
Activities for Senior Citizens and Retired Persons	39	53	37	29	29	56
Housing Programs	28	47	27	19	12	22
Crime Prevention	27	33	29	29	6	—
Day-Care Programs	20	30	18	7	29	22
Transportation Programs	20	21	17	24	18	33
Anti-Pollution Programs	19	21	20	12	12	56
AIDS Education/Treatment	17	19	15	17	29	11
Other	16	14	18	17	—	33
(Number of Companies Reporting)	(203)	(43)	(92)	(42)	(17)	(9)

—No figure reported for that category

Table 16.
Company Contributions (in thousands)—All Reporting Companies by Region—1986

	Total	NE	MW	S	W	Can
Urban/Civic Affairs, including the Urban League, Urban Coalition, community economic development organizations, League of Women Voters, etc.	$ 19,000	$10,500	$ 5,800	$ 2,000	$ 600	$ 100
United Fund and other federated drives.	27,000	14,200	7,700	3,000	1,000	1,100
Health and Safety, including education and research, national and local health agencies and grants to hospitals.	14,400	7,600	3,500	1,300	900	1,100
Education at all levels, but excluding tuition refund payments to employees.	37,100	20,100	9,600	3,900	700	2,800
Culture, including the visual and performing arts, libraries, museums, public broadcasting, etc.	18,400	9,600	5,400	2,300	700	400
Hunger/Homeless	1,100	600	300	100	100	*
Other, including environmental programs, disaster relief, international affairs, economic education, etc.	10,400	8,500	900	500	400	100
Total	$127,400	$71,100	$33,200	$13,100	$4,400	$5,600
(Number of companies reporting)	(204)	(44)	(88)	(45)	(18)	(9)

*Less than $50,000.

Table 17. Company Contributions (In thousands)—All Reporting Companies by Asset Rank* and Company Type—1986

	Asset Rank				Type	
	1	2	3	4	Mutual	Stock
Urban/Civic, including the Urban League, legal defense funds, Urban Coalition, community economic development organizations, League of Women Voters, etc.	$ 16,900	$1,700	$ 300	$100	$ 6,700	$12,300
United Fund and other federated drives.	23,500	2,700	600	200	10,600	16,400
Health and Safety, including education and research, national and local health agencies and grants to hospitals.	13,000	1,100	300	**	5,600	8,800
Education at all levels, but excluding tuition refund payments to employees.	34,300	2,000	700	100	16,100	21,000
Culture, including the visual and performing arts, libraries, museums, public broadcasting, etc.	16,100	1,800	400	100	4,600	13,800
Hunger/Homeless	1,000	100	**	**	700	400
Other, including environmental programs, disaster relief, international affairs, economic education, etc.	10,100	200	100	**	4,200	6,200
Total	$114,900	$9,600	$2,400	$500	$48,500	$78,900
(Number of companies reporting)	(82)	(52)	(46)	(24)	(82)	(122)

*See note, Table 14.
**Less than $50,000.

Table 18. Women and Minority Group Members Employed—Trend Companies

	1986 %	1985 %	1984 %	1983 %	1982 %
Women	59	58	56	56	58
Minority Group Members	17	17	17	17	17

Number of Trend Companies (109)

Table 19.
Employment by Race and Sex—All Reporting Companies—1986

	White			Minority			Total
	Male	Female	Subtotal	Male	Female	Subtotal	
Officials & Managers	48,031	21,485	69,516	3,500	3,117	6,617	76,133
Professionals	40,908	43,208	84,116	4,585	7,476	12,061	96,177
Technicians	11,153	24,368	35,521	2,252	6,082	8,334	43,855
Sales Workers	59,405	10,643	70,048	9,308	2,587	11,895	81,943
Office & Clerical	12,156	141,257	153,413	5,428	38,203	43,631	197,044
Laborers & Service Workers	3,914	2,235	6,149	1,785	925	2,710	8,859
Total	175,567	243,196	418,763	26,858	58,390	85,248	504,011
Percentage of All Employees	35%	48%	—	5%	12%	—	100%

Number of Companies Reporting (177)

Table 20.
Workforce Distribution—All Reporting Companies—1986

	White			Minority			Total
	Male %	Female %	Subtotal %	Male %	Female %	Subtotal %	
Officials & Managers	9.5	4.3	14.0	7	6	1.0	15.0
Professionals	8.1	8.6	17.0	9	1.5	2.0	19.0
Technicians	2.2	4.8	7.0	4	1.2	2.0	9.0
Sales Workers	11.8	2.1	14.0	1.8	.5	2.0	16.0
Office & Clerical	2.4	28.0	30.0	1.0	7.6	9.0	39.0
Laborers & Service Workers	.8	.4	1.0	.3	.2	1.0	2.0
Total	35.0	48.0	83.0	5.0	12.0	17.0	100.0

Number of Companies Reporting (177)

Table 21.
Jobs by Race and Sex—All Reporting Companies—1986

	White			Minority		
	Male %	Female %	Total %	Male %	Female %	Total %
Officials & Managers	28	9	17	13	5	8
Professionals	23	18	20	17	13	14
Technicians	6	10	8	8	10	10
Sales & Workers	34	4	17	35	4	14
Office & Clerical	7	58	37	20	66	51
Laborers & Service Workers	2	1	1	7	2	3
Total	100	100	100	100	100	100

Number of Companies Reporting (177)

Table 22.
Promotions by Race and Sex—All Reporting Companies—1986

	White		Minority		Total
	Male	Female	Male	Female	
Total Promotions for 1986	11,739	29,838	2,132	7,116	50,825
% Total Promotions	23%	59%	4%	14%	100%
Promotions to Professional or Management Positions	6,539	7,771	654	1,151	16,115
% of Total Promotions to Professional or Management Positions	41%	48%	4%	7%	100%

Number of Companies Reporting (177)

Table 23.
Individual Involvement—All Reporting Companies by Asset Rank*—1986

	Total	1	2	3	4
Number of Persons Loaned to Government or Community Agencies	356	250	78	25	3
Total Number of Man-hours Involved	78,228	62,079	9,934	4,977	1,238
Number of Employees Released During Normal Business Hours to Participate in Volunteer Work	9,884	8,143	1,313	308	120
Total Number of Man-hours Involved	262,340	229,439	19,117	11,519	2,265
(Number of Companies Reporting)	(212)	(82)	(53)	(48)	(29)

*See note, Table 14.

Table 24.
Individual Involvement—All Reporting Companies by Region—1986

	NE	MW	S	W	Can
Number of Persons Loaned to Government or Community Agencies	68	211	59	8	10
Total Number of Man-hours Involved	24,018	39,537	9,023	3,430	2,220
Number of Employees Released During Normal Business Hours to Participate in Volunteer Work	5,742	3,825	279	4	34
Total Number of Man-hours Involved	209,903	39,009	12,173	40	1,215
(Number of Companies Reporting)	(44)	(95)	(46)	(19)	(8)

Table 25.
Company Policies to Encourage Voluntarism—All Reporting Companies by Asset Rank*—1986

	Total %	1 %	2 %	3 %	4 %
Percentage of Companies Having a Program to Encourage Individual Involvement	50	70	55	35	14
Number of Companies Reporting	(212)	(82)	(53)	(48)	(29)

*See note, Table 14.

Table 26.
Company Policies to Encourage Voluntarism—All Reporting Companies by Region—1986

	NE %	MW %	S %	W %	Can %
Percentage of Companies Having a Program to Encourage Individual Involvement	59	52	41	37	75
(Number of Companies Reporting)	(44)	(95)	(46)	(19)	(8)

Table 27.
Company Policies Including Voluntarism in Hiring Decisions and Performance Appraisals by Asset Rank*—1986

	Total %	1 %	2 %	3 %	4 %
Voluntarism as Part of:					
Hiring Decisions	11	15	13	8	3
Performance Appraisals	15	15	21	15	7
(Number of Companies Reporting)	(212)	(82)	(53)	(48)	(29)

*See note, Table 14.

Table 28.
Company Policies Including Voluntarism in Hiring Decisions and Performance Appraisals by Region—1986

	NE %	MW %	S %	W %	Can %
Voluntarism as Part of:					
Hiring Decisions	9	11	20	5	—
Performance Appraisals	14	15	20	11	13
(Number of Companies Reporting)	(44)	(95)	(46)	(19)	(8)

—No figure reported for this category.

Table 29.
Investments for Socially Desirable Purposes (in millions)—All Reporting Companies by Region—1986

	Total	NE	MW	S	W	Can
Housing						
(1-4 family)	$ 944	$ 23	$ 905	$ 1	—	$ 15
(Multi-family)	63	27	34	—	$2	—
Hospitals	43	15	28	—	—	—
Nursing Homes	20	18	1	—	—	1
Clinics	65	63	—	—	—	2
Other Health Facilities	21	20	—	—	—	1
Commercial	532	497	27	8	—	—
Economic Development	50	31	19	*	—	—
Arts/Cultural	4	3	*	1	—	—
Social Service	12	11	—	—	1	—
Environment	31	—	29	2	—	—
Minority Financial Institution Deposits	23	8	15	*	—	—
Education						
(College)	173	*	173	—	—	—
(Student Loans)	8	6	2	—	—	—
College Endowment Funding Plan	1	1	*	—	—	—
Other	69	3	65	*	*	1
Total	$2,059	$726	$1,298	$12	$3	$20
Amount of Above Investments in Minority Enterprises or Institutions	$ 39	$ 19	$ 20	*	—	—
(Number of Companies Reporting)	(134)	(31)	(63)	(25)	(10)	(5)

*Less than 500,000.
—No figure reported for the category.

Table 30. Investments for Socially Desirable Purposes (in millions)—All Reporting Companies by Asset Rank* and Company Type—1986

	Asset Rank				Type	
	1	2	3	4	Mutual	Stock
Housing						
(1-4 family)	$ 944	—	**	—	$ 868	$ 76
(Multi-family)	62	—	**	$1	11	52
Hospitals	29	—	$14	—	—	43
Nursing Homes	19	—	1	—	8	12
Clinics	65	—	—	—	65	—
Other Health Facilities	21	—	—	—	9	12
Commercial	500	$25	7	—	201	331
Economic Development	43	4	3	**	28	22
Arts/Cultural	2	2	**	—	1	3
Social Service	12	—	—	—	12	—
Environment	25	2	4	—	—	31
Minority Financial Institution Deposits	23	**	**	—	3	20
Education						
(College)	172	**	1	—	**	173
(Student Loans)	8	—	—	—	8	—
College Endowment Funding Plan	1	—	**	—	1	**
Other	69	**	—	—	10	59
Total	$1,995	$33	$30	$1	$1,225	$834
Amount of Above Investments in Minority Enterprises or Institutions	$ 34	**	$ 5	—	$ 13	$ 26
(Number of Companies Reporting)	(55)	(37)	(25)	(17)	(59)	(75)

*See note, Table 14.
**Less than 500,000.
—No figure reported for the category

Table 31.
Health and Wellness Activities for Employees—All Reporting Companies by Asset Rank*—1986

Types of Activities	Total %	1 %	2 %	3 %	4 %
Smoking Cessation	70	87	69	55	43
Exercise—Fitness	68	85	75	60	21
Periodic Health Examination	68	85	67	68	18
Weight Control	56	81	58	34	14
Hypertension Screening	53	73	45	38	32
Nutrition	52	75	47	38	14
Cardio-Pulmonary Resuscitation	51	61	55	38	36
Stress Management	51	72	49	32	25
Alcohol-Drug Abuse	43	69	27	26	25
Heart Attack Risk Reduction	36	53	40	19	4
Cancer Risk Reduction	35	54	31	21	11
Hypertension Control	32	45	29	23	14
Health Risk Appraisal	29	45	25	21	4
Accident Risk Reduction	24	34	25	11	14
Family Planning	4	9	—	2	—
Other	21	25	18	23	14
(Number of Companies Reporting)	(215)	(85)	(55)	(47)	(28)

*See note, Table 14.
—No figure reported for this category.

Table 32.
Health and Wellness Activities for Employees—All Reporting Companies by Region—1986

Types of Activities	NE %	MW %	S %	W %	Can %
Periodic Health Examination	84	63	63	67	67
Hypertension Screening	76	47	52	22	67
Smoking Cessation	76	69	63	67	89
Exercise—Fitness	71	64	76	61	78
Nutrition	71	51	39	33	78
Weight Control	67	54	52	44	78
Stress Management	64	53	37	39	67
Alcohol-Drug Abuse	62	38	33	44	56
Cardio-Pulmonary Resuscitation	58	54	46	33	56
Cancer Risk Reduction	53	37	26	6	33
Heart Attack Risk Reduction	53	32	28	22	56
Hypertension Control	53	26	26	22	44
Health Risk Appraisal	44	25	24	17	56
Accident Risk Reduction	29	27	24	6	11
Family Planning	4	2	7	—	22
Other	22	23	17	28	11
(Number of Companies Reporting)	(45)	(97)	(46)	(18)	(9)

—No figure reported for this category.

Table 33.
Preventive Care Coverage Under Group Health Insurance Contracts—All Reporting Companies by Asset Rank*—1986

	Total %	1 %	2 %	3 %	4 %
Preventive Care Coverage	35	46	33	23	29
(Number of Companies Reporting)	(215)	(85)	(55)	(47)	(28)

*See note, Table 14.

Table 34.
Preventive Care Coverage Under Group Health Insurance Contracts—All Reporting Companies by Region—1986

	NE %	MW %	S %	W %	Can %
Preventive Care Coverage	47	32	35	17	56
(Number of Companies Reporting)	(45)	(97)	(46)	(18)	(9)

Table 35.
Health-Related Premium Discounts—All Reporting Companies by Asset Rank*—1986

	Total %	1 %	2 %	3 %	4 %
Health-Related Premium Discounts	39	49	36	34	21
(Number of Companies Reporting)	(215)	(85)	(55)	(47)	(28)

*See note, Table 14.

Table 36.
Health-Related Premium Discounts—All Reporting Companies by Region—1986

	NE %	MW %	S %	W %	Can %
Health-Related Premium Discounts	49	38	35	28	44
(Number of Companies Reporting)	(45)	(97)	(46)	(18)	(9)

Table 37.
Type of Policy and Coverage for Companies Offering Premium Discounts—1986

	Group %	Individual %
Life Policy	14	89
Health Policy	14	23

Table 38.
Companies Reporting Nonsmoking Policies by Asset Rank—1986

	Total %	By Asset Size 1 %	2 %	3 %	4 %
Policy	64	76	69	55	32
No Policy	36	24	31	45	68
(Number of Companies Reporting)	(215)	(85)	(55)	(47)	(28)

Table 39.
Companies Reporting Nonsmoking Policies by Region—1986

	NE %	MW %	S %	W %	Can %
Policy	69	63	57	78	67
No Policy	31	37	43	22	33
(Number of Companies Reporting)	(45)	(97)	(46)	(18)	(9)

Appendix 1/List of Reporting Companies*

Acacia Group:	Washington, D.C.
Acacia Mutual Life Insurance Co.	Washington, D.C.
Acacia National Life Insurance Co.	Washington, D.C.
Aetna Life & Casualty:	Hartford, Conn.
Aetna Life & Annuity	Hartford, Conn.
Aetna Life Insurance Co.	Hartford, Conn.
Aetna Life Insurance Company of Illinois	Downers Grove, Ill.
Aid Association for Lutherans	Appleton, Wisc.
All American Life Insurance Co.	Chicago, Ill.
Allstate Insurance Co.:	Northbrook, Ill.
Allstate Life Insurance Co.	Northbrook, Ill.
Allstate Life Insurance Company of New York	Huntington Station, N.Y.
Northbrook Life Insurance Co.	Northbrook, Ill.
Surety Life Insurance Co.	Salt Lake City, Utah
American Bankers Life Assurance Company of Florida	Miami, Florida
American Family Group:	Madison, Wisc.
American Family Capital Insurance Co.	Madison, Wisc.
American Family Life Insurance Co.	Madison, Wisc.
American Family Mutual Life Insurance Co.	Madison, Wisc.
American Fidelity Corporation:	Oklahoma City, Okla.
American Fidelity Assurance Co.	Oklahoma City, Okla.
Security General Life Insurance Co.	Oklahoma City, Okla.
American General Life and Accident Insurance Co.	Nashville, Tenn.
Life and Casualty Insurance Company of Tennessee	Nashville, Tenn.
American General Corporation:	Houston, Tex.
AGC Life Insurance Co.	Nashville, Tenn.
American-Amicable Life Insurance Co.	Waco, Tex.
American General Group Insurance Co.	Dallas, Tex.
American General Group Insurance Company of Florida	Jacksonville, Fla.
American General Life Insurance Co.	Houston, Tex.
American General Life Insurance Company of Delaware	Wilmington, Del.
American General Life Insurance Company of Oklahoma	Oklahoma City, Okla.
California-Western States Life Insurance Co.	Sacramento, Calif.
Equitable Life Insurance Co.	McLean, Va.
Gulf Life Insurance Co.	Jacksonville, Fla.
Merit Life Insurance Co.	Evansville, Ind.
National Public Service Insurance Co.	Sacramento, Calif.
Pioneer American Insurance Co.	Waco, Tex.
Pioneer Security Life Insurance Co.	Houston, Tex.
Republic National Life Insurance Co.	Dallas, Tex.
The Variable Annuity Life Insurance Co.	Houston, Tex.
American General Life Insurance Company of New York	Syracuse, N.Y.
American Mutual Life Insurance Co.	Des Moines, Iowa
American Republic Insurance Co.	Des Moines, Iowa
American United Life Insurance Co.	Indianapolis, Ind.
Amex Life Assurance Co.	San Rafael, Calif.
Amoco Life Insurance Co.	Omaha, Neb.
Anchor National Life Insurance Co.	Phoenix, Ariz.
Appalachian National Life Insurance Co.	Knoxville, Tenn.
Association Life Insurance Company, Inc.	Milwaukee, Wisc.
Assumption Life Insurance Co.	Moncton, N.B., Canada
Auto Club Life Insurance Co.	Dearborn, Mich.
Avco Corporation:	Worcester, Mass.
The Paul Revere Life Insurance Co.	Worcester, Mass.
Paul Revere Protective Insurance Co.	Worcester, Mass.
Paul Revere Variable Annuity Insurance Co.	Worcester, Mass.
The Baltimore Life Insurance Co.:	Baltimore, Md.
Life of Maryland, Inc.	Baltimore, Md.
Bankers Life and Casualty Insurance Co.	Chicago, Ill.
Bankers Life Insurance Company of Nebraska	Lincoln, Neb.
Bankers Mutual Life Insurance Co.	Freeport, Ill.
Banner Life Insurance Co.	Rockville, Md.
Banner Life Insurance Company of New York	Rockville, Md.
Beneficial Life Insurance Co.	Salt Lake City, Utah
Benefit Trust Life Insurance Co. (A Mutual Legal Reserve Co.)	Chicago, Ill.
Trustmark Life Insurance Co.	Chicago, Ill.
Berkshire Life Insurance Co.	Pittsfield, Mass.
Boston Mutual Life Insurance Co.	Canton, Mass.
Business Men's Assurance Company of America	Kansas City, Mo.

* Reporting companies are listed alphabetically. Subsidiaries reporting separately are listed under their own names. Those included in the parent company's report are listed under the parent.

The Canada Life Assurance Co.	Toronto, Ont., Canada
Canada Life Insurance Company of New York	Scarsdale, N.Y.
Capital Holding Corporation:	
Commonwealth Life Insurance Co.	Louisville, Ky.
Georgia International Life Insurance Co.	Louisville, Ky.
National Standard Life Insurance Co.	Atlanta, Ga.
Peoples Security Life Insurance Co.	Orlando, Fla.
Veterans Life Insurance Co.	Durham, N.C.
Central Life Assurance Co.	Valley Forge, Pa.
Central States Health & Life Company of Omaha	Des Moines, Iowa
Century Companies of America:	Omaha, Neb.
Century Life of America	Waverly, Iowa
Century Life Insurance Co.	Waverly, Iowa
The Chubb Corporation:	Waverly, Iowa
Chubb Life Insurance Company of America	Concord, N.H.
Colonial Life Insurance Company of America	Concord, N.H.
Pacific Indemnity Co.	Parsippany, N.J.
Sun Insurance Office, Ltd.	Los Angeles, Calif.
United Life & Accident Insurance Co.	New York, N.Y.
Vigilant Insurance Co.	Concord, N.H.
Volunteer State Life Insurance Co.	New York, N.Y.
CIGNA Corporation:	Chattanooga, Tenn.
Allegiance Life Insurance Co.	Philadelphia, Pa.
CIGNA Worldwide Insurance Co.	Los Angeles, Calif.
Connecticut General Life Insurance Co.	Wilmington, Del.
Horace Mann Life Insurance Co.	Hartford, Conn.
INA Life Insurance Co.	Springfield, Ill.
INA Life Insurance Company of New York	Los Angeles, Calif.
Investors Life of North America	New York, N.Y.
Life Insurance Company of North America	Philadelphia, Pa.
CM Alliance:	Philadelphia, Pa.
CM Life Insurance Co.	Hartford, Conn.
Connecticut Mutual Life Insurance Co.	Hartford, Conn.
CNA Financial Corporation:	Hartford, Conn.
American Casualty Company of Reading	Chicago, Ill.
CNA Assurance Company of Connecticut	Reading, Pa.
CNA Casualty of California	Chicago, Ill.
CNA Casualty of Puerto Rico	Chicago, Ill.
CNA Life and Annuity Co.	San Juan, P.R.
CNA Lloyd's of Texas	Chicago, Ill.
Columbia Casualty Co.	Chicago, Ill.
Continental Assurance Co.	Chicago, Ill.
Continental Casualty Co.	Chicago, Ill.
Manufacturers Trust Insurance Co.	Chicago, Ill.
National Fire Insurance Company of Hartford	San Juan, P.R.
Transcontinental Insurance Co.	Chicago, Ill.
Transportation Insurance Co.	Chicago, Ill.
Valley Forge Insurance Co.	Chicago, Ill.
Valley Forge Life Insurance Co.	Chicago, Ill.
Cologne Life Reinsurance Co.	Reading, Pa.
Idealife Insurance Co.	Stamford, Conn.
Colonial Life & Accident Insurance Co.	Stamford, Conn.
Colonial Penn Group:	Columbia, S.C.
Colonial Penn Franklin Insurance Co.	Philadelphia, Pa.
Colonial Penn Life Insurance Co.	Philadelphia, Pa.
The Columbus Mutual Life Insurance Co.	Philadelphia, Pa.
Combined International Corporation:	Columbus, Ohio
American Agency Life Insurance Co.	Chicago, Ill.
American Patriot Health Insurance Co.	Richmond, Va.
Combined American Life Insurance Co.	Albany, N.Y.
Combined Insurance Company of America	Northbrook, Ill.
Combined Life Insurance Company of New York	Chicago, Ill.
Globe Life Insurance Co.	Albany, N.Y.
Union Fidelity Life Insurance Co.	Chicago, Ill.
Virginia Life Insurance Co. of New York	Trevose, Pa.
Confederation Life Insurance Group:	New York, N.Y.
Confederation Life Insurance and Annuity	Toronto, Ont., Canada
Confederation Life Insurance Co.	Atlanta, Ga.
Connecticut National Life Insurance Co.	Toronto, Ont., Canada
Continental American Life Insurance Co.	Hartford, Conn.
	Wilmington, Del.

Continental Corporation:	New York, N.Y.
Commercial Life Insurance Co.	Piscataway, N.J.
Loyalty Life Insurance Co.	Piscataway, N.J.
National Life Assurance Company of Canada	Toronto, Ont., Canada
William Penn Life Insurance Company of America	New Hyde Park, N.Y.
William Penn Life Insurance Company of New York	New Hyde Park, N.Y.
Country Companies:	Bloomington, Ill.
Country Life Insurance Co.	Bloomington, Ill.
Country Investors Life Assurance Co.	Bloomington, Ill.
Crown Life Group:	Toronto, Ont., Canada
American Crown Life Insurance Co.	New York, N.Y.
Crown Life Insurance Co.	Toronto, Ont., Canada
Crown America Life Insurance Co.	Louisville, Ky.
CUNA Mutual Insurance Group:	Madison, Wisc.
Cudis Insurance Society, Inc.	Madison, Wisc.
Cumis Insurance Society, Inc.	Madison, Wisc.
CUNA Mutual Insurance Society	Madison, Wisc.
Durham Life Insurance Co.	Raleigh, N.C.
Early American Life Insurance Co.	St. Paul, Minn.
Educators Mutual Life Insurance Co.	Lancaster, Pa.
Employees Life Co. (Mutual)	Lake Bluff, Ill.
Equitable Group:	New York, N.Y.
The Equitable Life Assurance Society of the United States	New York, N.Y.
The Equitable Life Of Colorado, Inc.	Colorado Springs, Colo.
Equitable Variable Life Insurance Co.	New York, N.Y.
Integrity Life Insurance Co.	New York, N.Y.
National Integrity Life Insurance Co.	New York, N.Y.
Equitable Life Insurance Company of Iowa	Des Moines, Iowa
Equitable Reserve Association	Neenah, Wisc.
The Excelsior Life Insurance Co.	Toronto, Ont., Canada
Farm Bureau Life Insurance Co.	West Des Moines, Iowa
FBL Insurance Co.	West Des Moines, Iowa
Farm Bureau Life Insurance Company of Michigan	Lansing, Mich.
FB Annuity Co.	Lansing, Mich.
Farmers and Traders Life Insurance Co.	Syracuse, N.Y.
Farmland Life Insurance Co.	Des Moines, Iowa
The Fidelity Mutual Life Insurance Co.	Radnor, Pa.
Fidelity Union Life Insurance Co.	Dallas, Tex.
First Colony Life Insurance Co.	Lynchburg, Va.
First Variable Life Insurance Co.	Little Rock, Ark.
Franklin Life Insurance Co.	Springfield, Ill.
Frankona America Life Reassurance Co.	Kansas City, Mo.
General American:	St. Louis, Mo.
General American Insurance Co.	St. Louis, Mo.
General American Life and Annuity Co.	St. Louis, Mo.
General American Life Insurance Co.	St. Louis, Mo.
General Reassurance Corporation	Greenwich, Conn.
General Reinsurance Corp.	Greenwich, Conn.
Gerber Life Insurance Co.	White Plains, N.Y.
Golden Rule Insurance Co.	Lawrenceville, Ill.
Golden State Mutual Life Insurance Co.	Los Angeles, Calif.
Government Personnel Mutual Life Insurance Co.	San Antonio, Tex.
Grange Mutual Life Co.	Nampa, Idaho
Great American Reserve Insurance Co.	Dallas, Tex.
Great-West Life Group:	Winnipeg, Man., Canada
Great-West Life & Annuity Insurance Co.	Winnipeg, Man., Canada
The Great-West Life Assurance Co.	Winnipeg, Man., Canada
Guarantee Mutual Life Co.	Omaha, Neb.
Guardian Life Group:	New York, N.Y.
The Guardian Life Insurance Company of America	New York, N.Y.
The Guardian Insurance & Annuity Co., Inc.	New York, N.Y.
Hartford Insurance Group:	Hartford, Conn.
Hartford Accident & Indemnity Co.	Hartford, Conn.
Hartford Life and Accident	Hartford, Conn.
Hartford Life Insurance Co.	Hartford, Conn.
Hartford Variable Annuity	Hartford, Conn.
ITT Life Insurance Corporation	Minneapolis, Minn.

Hawaiian Life Insurance Company, Ltd.	Honolulu, Hawaii
Home Life Insurance Co.	New York, N.Y.
Home Life Financial Assurance Corp.	Largo, Fla.
Homesteaders Life Co.	Des Moines, Iowa
Hudson Life Reassurance Corporation	Sarasota, Fla.
IBA Mutual Insurance Co.	Kalamazoo, Mich.
IDS Life Insurance Co.	Minneapolis, Minn.
IDS Life Insurance Company of New York	Albany, N.Y.
The Independent Order of Foresters	Don Mills, Ont., Canada
Indianapolis Life Insurance Co.	Indianapolis, Ind.
Indianapolis Life Pension Insurance Co.	Indianapolis, Ind.
Integon Life Insurance Corporation	Winston-Salem, N.C.
Integrated Resources Life Insurance Co.	West Des Moines, Iowa
Inter-Ocean Insurance Co.	Cincinnati, Ohio
Life Insurance Company of Cincinnati	Cincinnati, Ohio
Inter-State Assurance Co., A Mutual Co.	Des Moines, Iowa
J.C. Penney Life Insurance Co.	Dallas, Tex.
Jefferson National Life Insurance Co.	Indianpolis, Ind.
Jefferson Pilot Life Insurance Co.	Greensboro, N.C.
Jefferson-Pilot Pension Life Insurance Co.	Greensboro, N.C.
Pilot Life Insurance Co.	Greensboro, N.C.
John Hancock Mutual Life Insurance Co.	Boston, Mass.
John Hancock Variable Life Insurance Co.	Boston, Mass.
Kanawa Insurance Co.	Lancaster, S.C.
Kansas City Life Insurance Co.	Kansas City, Mo.
Kemper Insurance Group:	Long Grove, Ill.
American Manufacturers Mutual Insurance Co.	Long Grove, Ill.
American Motorists Insurance Co.	Long Grove, Ill.
Federal Kemper Insurance Co.	Decatur, Ill.
Federal Kemper Life Assurance Co.	Long Grove, Ill.
Kemper Investors Life Insurance Co.	Chicago, Ill.
Lumbermens Mutual Casualty Co.	Long Grove, Ill.
Kennesaw Life and Accident Insurance Co.	Atlanta, Ga.
Knights of Columbus	New Haven, Conn.
The Lafayette Life Insurance Co.	Lafayette, Ind.
Lamar Life Insurance Co.	Jackson, Miss.
League Life Insurance Co.	Detroit, Mich.
League General Insurance Co.	Detroit, Mich.
Liberty Life Insurance Co.	Greenville, S.C.
Life Insurance Company of Georgia	Atlanta, Ga.
The Life Insurance Company of Virginia	Richmond, Va.
Life of Indiana Insurance Co.	Indianapolis, Ind.
Lincoln Benefit Life Co.	Lincoln, Neb.
Lincoln Mutual Life and Casualty Insurance Co.	Fargo, N.D.
Lincoln Mutual Life Insurance Co.	Lincoln, Neb.
Lincoln National Corporation:	Fort Wayne, Ind.
American States Insurance Co.	Indianapolis, Ind.
American States Life Insurance Co.	Indianapolis, Ind.
Employers Health Insurance Co.	
First Penn-Pacific Life Insurance Co.	Oak Brook, Ill.
Lincoln National Life Insurance Co.	Fort Wayne, Ind.
Lincoln National Life Reinsurance Co.	Fort Wayne, Ind.
Lincoln National Pension Insurance Co.	Fort Wayne, Ind.
Lincoln Security Life Insurance Co.	Mount Kisco, N.Y.
Security-Connecticut Life Insurance Co.	Avon, Conn.
Lutheran Brotherhood	Minneapolis, Minn.
Maccabees Mutual Life Insurance Co.	Southfield, Mich.
Maccabees Life & Annuity Co.	Southfield, Mich.
Maine Fidelity Life Insurance Co.	Keene, N.H.
The Manhattan Mutual Life Insurance Co.	Manhattan, Kan.
The Manufacturers Life Insurance Co.	Toronto, Ont., Canada
Manufacturers Life Insurance Company of America	Philadelphia, Pa.
Massachusetts Mutual Life Insurance Co.	Springfield, Mass.
MML Life Insurance Co.	Springfield, Mass.
MML Pension Insurance Co.	Springfield, Mass.
Meridian Insurance Companies	Indianapolis, Ind.

Metropolitan Life Insurance Co.	New York, N.Y.
Metlife Security Insurance Co.	Chatham, N.J.
Metlife Security Insurance Company of NY	New York, N.Y.
Metropolitan Insurance & Annuity Co.	New York, N.Y.
Metropolitan Tower Life Insurance Co.	New York, N.Y.
Mid-Continent Life Insurance Co.	Oklahoma City, Okla.
The Midland Mutual Life Insurance Co.	Columbus, Ohio
Midland Stock Life Insurance Co.	Columbus, Ohio
Midwestern United Life Insurance Co.	Fort Wayne, Ind.
Milwaukee Life Insurance Co.	Milwaukee, Wisc.
Milwaukee Mutual Insurance Co.	Milwaukee, Wisc.
Ministers Life—A Mutual Life Insurance Co.	Minneapolis, Minn.
The Minnesota Mutual Life Insurance Co.	St. Paul, Minn.
Modern Pioneers Life Insurance Co.	Phoenix, Ariz.
Modern Woodmen of America	Rock Island, Ill.
Monarch Life Insurance Co.	Springfield, Mass.
Springfield Life Insurance Co., Inc.	Springfield, Mass.
Montgomery Ward Life Insurance Co.	Schaumburg, Ill.
Monumental Corporation:	Baltimore, Md.
Monumental Life Insurance Co.	Baltimore, Md.
Monumental General Insurance Co.	Baltimore, Md.
Munich American Reassurance Co.	Atlanta, Ga.
The Mutual Benefit Life Insurance Co.	Newark, N.J.
MBL Life Assurance Corp.	Newark, N.J.
MONY Financial Services, Inc.:	New York, N.Y.
MONY Legacy New York Insurance Co.	New York, N.Y.
MONY Life Insurance Company of America	New York, N.Y.
MONY Pension Insurance Co.	New York, N.Y.
Mutual Service Life Insurance Co.	St. Paul, Minn.
National Farmers Union Life Insurance Co.	Denver, Col.
National Farm Life Insurance Co.	Fort Worth, Tex.
National Fidelity Life Insurance Co.	Overland Park, Kans.
National Guardian Life Insurance Co.	Madison, Wisc.
National Liberty Corporation:	Valley Forge, Pa.
National Liberty Life Insurance Co.	Valley Forge, Pa.
National Home Life Assurance Co.	Valley Forge, Pa.
National Home Life Assurance Company of New York	Binghamton, N.Y.
National Life Insurance Co.	Montpelier, Vt.
Champlain Life Insurance Co.	Montpelier, Vt.
National Pension Life Insurance Co.	Montpelier, Vt.
Vermont Life Insurance Co.	Montpelier, Vt.
National Travelers Life Co.	Des Moines, Iowa
Nationwide Life Insurance Co.	Columbus, Ohio
National Casualty Co.	Southfield, Mich.
Nationwide Mutual Fire Insurance Co.	Columbus, Ohio
Nationwide Mutual Insurance Co.	Columbus, Ohio
New England Mutual Life Insurance Co.	Boston, Mass.
New York Life Insurance Co.	New York, N.Y.
New York Life Insurance and Annuity Corp.	New York, N.Y.
North American Life and Casualty Co.	Minneapolis, Minn.
North Carolina Mutual Life Insurance Co.	Durham, N.C.
Northern Life Insurance Co.	Seattle, Wash.
The Northwestern Mutual Life Insurance Co.	Milwaukee, Wisc.
Northwestern Retirement Insurance Co.	Milwaukee, Wisc.
Standard of America Life Insurance Co.	Park Ridge, Ill.
Northwestern National Life Insurance Co.	Minneapolis, Minn.
North Atlantic Life Insurance Company of America	Jericho, N.Y.
NWNL Reinsurance Co.	Minneapolis, Minn.
The Ohio National Life Insurance Co.	Cincinnati, Ohio
The Ohio National Life Assurance Corp.	Cincinnati, Ohio
Pacific Mutual Life Insurance Co.	Newport Beach, Calif.
Pan-American Life Insurance Co.	New Orleans, La.
Pan-American Assurance Co.	New Orleans, La.
The Penn Mutual Life Insurance Co.	Philadelphia, Pa.
Penn Diversified Insurance and Annuity Co.	Philadelphia, Pa.
The Penn Insurance and Annuity Co.	Philadelphia, Pa.
Phoenix Mutual Life Insurance Co.	Hartford, Conn.
Phoenix American Life Insurance Co.	Hartford, Conn.
Physicians Mutual Insurance Co.	Omaha, Neb.
Physicians Life Insurance Co.	Omaha, Neb.

Pierce National Life Insurance Co.	Los Angeles, Calif.
Pioneer Mutual Life Insurance Co.	Fargo, N.D.
Praetorian Mutual Life Insurance Co.	Dallas, Tex.
Principal Mutual Life Insurance Co.	Des Moines, Iowa
Principal National Life Insurance Co.	Des Moines, Iowa
Professional Insurance Corporation	Jacksonville, Fla.
Protective Life Corporation:	Birmingham, Ala.
American Foundation Life Insurance Co.	Birmingham, Ala.
Central Security Life Insurance Co.	Fort Worth, Tex.
Columbia National Life Insurance Co.	Columbus, Ohio
Protective Life Insurance Co.	Birmingham, Ala.
United Founders Life Insurance Co.	Oklahoma City, Okla.
Provident Indemnity Life Insurance Co.	Norristown, Pa.
Provident Life and Accident Insurance Co.	Chattanooga, Tenn.
Provident Life and Casualty Insurance Co.	Chattanooga, Tenn.
Provident National Assurance Co.	Chattanooga, Tenn.
Provident Mutual Life Insurance Company of Philadelphia	Philadelphia, Pa.
Washington Square Life Insurance Co.	Philadelphia, Pa.
The Prudential Insurance Company of America	Newark, N.J.
Pruco Life Insurance Co.	Newark, N.J.
Pruco Life Insurance Company of New Jersey	Newark, N.J.
The Pyramid Life Insurance Co.	Shawnee Mission, Kans.
The Reliable Life Insurance Co.	Webster Grove, Mo.
Rockford Life Insurance Co.	Rockford, Ill.
Reserve Life Insurance Co.	Dallas, Tex.
Rocky Mountain Life Insurance Co.	Denver, Colo.
Rural Security Life Insurance Co.	Madison, Wisc.
SAFECO Insurance Companies	Seattle, Wash.
Security Benefit Group:	Topeka, Kans.
Security Benefit Life Insurance Co.	Topeka, Kans.
First Pyramid Life Insurance Company of America	Little Rock, Ark.
Security Life of Denver Insurance Co.	Denver, Colo.
The Security Mutual Life Insurance Company of Lincoln, Nebraska	Lincoln, Neb.
Security Mutual Life Insurance Company of New York	Binghamton, N.Y.
Security-Equity Life Insurance Co.	Binghamton, N.Y.
Sentry Insurance:	Stevens Point, Wisc.
Sentry Insurance, A Mutual Co.	Stevens Point, Wisc.
Sentry Investors Life Insurance Co.	Concord, Mass.
Sentry Life Insurance Co.	Stevens Point, Wisc.
Sentry Life Insurance Company of New York	Syracuse, N.Y.
Service Life Insurance Company of Omaha	Omaha, Neb.
Shelter Insurance Companies	Columbia, Mo.
Shenandoah Life Insurance Co.	Roanoke, Va.
Southern Farm Bureau Life Insurance Co.	Jackson, Miss.
Southern Farm Bureau Annuity Insurance Co.	Jackson, Miss.
Southern Life Insurance Co.	Greensboro, N.C.
Southland Life Insurance Co.	Dallas, Tex.
Standard Insurance Co.	Portland, Ore.
State Farm:	Bloomington, Ill.
State Farm Life and Accident Assurance Co.	Bloomington, Ill.
State Farm Life Insurance Co.	Bloomington, Ill.
State Farm Mutual Auto Insurance Co.	Bloomington, Ill.
The State Life Insurance Co.	Indianapolis, Ind.
State Mutual Life Companies	Worcester, Mass.
SMA Life Assurance Co.	Worcester, Mass.
State Mutual Life Assurance Company of America	Worcester, Mass.
State National Life Insurance Co.	Baton Rouge, La.
Delta National Life Insurance Co.	Baton Rouge, La.
Sun Life Assurance Company of Canada	Toronto, Ont., Canada
Sun Life Assurance Company of Canada (U.S.)	Wellesley Hills, Mass.
Sun Life Group of America:	Baltimore, Md.
Coastal States Life Insurance Co.	Atlanta, Ga.
Sun Life Insurance Company of America	Baltimore, Md.
Universal Guaranty Life Insurance Co.	Columbus, Ohio
Teachers Insurance and Annuity Association of America	New York, N.Y.
Teton National Insurance Co.	Cheyenne, Wyom.
Texas Life Insurance Co.	Waco, Tex.
Time Insurance Co.	Milwaukee, Wisc.

Transamerica Corporation:	Los Angeles, Calif.
Transamerica Assurance Co.	Los Angeles, Calif.
Transamerica Insurance Co.	Los Angeles, Calif.
Transamerica Life Insurance and Annuity Co.	Los Angeles, Calif.
Transamerica Occidental Life Insurance Co.	Los Angeles, Calif.
Transamerica Occidental Life Insurance Company of Illinois	Chicago, Ill.
The Travelers:	Hartford, Conn.
Keystone Provident Life Insurance Co.	Boston, Mass.
The Travelers Insurance Co.	Hartford, Conn.
The Travelers Insurance Company of Illinois	Chicago, Ill.
The Travelers Life and Annuity Co.	Hartford, Conn.
The Travelers Life Insurance Co.	Hartford, Conn.
The Union Central Life Insurance Co.	Cincinnati, Ohio
United Home Life Insurance Co.	Greenwood, Ind.
United Insurance Company of America	Chicago, Ill.
United National Life Insurance Co.	Baton Rouge, La.
United of Omaha Life Insurance Co.	Omaha, Neb.
Mutual of Omaha Insurance Co.	Omaha, Neb.
United World Life Insurance Co.	Omaha, Neb.
United Presidential Life Insurance Co.	Kokomo, Ind.
United Services Life Insurance Co.	Washington, D.C.
Bankers Security Life Insurance Soc.	Washington, D.C.
Provident Life Insurance Co.	Bismarck, N.D.
United Olympic Life Insurance Co.	Bellevue, Wash.
United Services General Life Co.	Oklahoma City, Okla.
United States Fidelity and Guaranty	Baltimore, Md.
Fidelity and Guaranty Life Insurance Co.	Baltimore, Md.
Thomas Jefferson Life Insurance Co.	New York, N.Y.
Unity Mutual Life Insurance Co.	Syracuse, N.Y.
UNUM Corporation:	Portland, Me.
First UNUM Life Insurance Co.	Elmsford, N.Y.
UNUM Life Insurance Co.	Portland, Me.
UNUM Life Insurance Company of America	Portland, Me.
UNUM Pension and Insurance Co.	Portland, Me.
Washington National Insurance Co.	Evanston, Ill.
Wausau Insurance Companies:	Wausau, Wisc.
Employers Insurance of Wausau — A Mutual Co.	Wausau, Wisc.
Employers Life Insurance Company of Wausau	Wausau, Wisc.
Wausau Life Insurance Co.	Wausau, Wisc.
Wausau Underwriters Life Insurance Co.	Wausau, Wisc.
West Coast Life Insurance Co.	San Francisco, Calif.
Gulf-Atlantic Life Insurance Co.	San Francisco, Calif.
The Western and Southern Life Insurance Co.	Cincinnati, Ohio
The Western-Southern Life Assurance Co.	Cincinnati, Ohio
Western Farm Bureau Life Insurance Co.	Denver, Colo.
Western Life Insurance Co.	St. Paul, Minn.
St. Paul Life Insurance Co.	St. Paul, Minn.
Western States Life Insurance Co.	Fargo, N.D.
Wisconsin National Life Insurance Co.	Oshkosh, Wisc.
Woodmen Accident and Life Co.	Lincoln, Neb.
Zurich American Insurance Co.	Schaumburg, Ill.

COMMUNITY PROJECTS

Please check all community projects in which the company played a significant role and/or provided substantial support in 1986.

	1986	
1. Local health programs	_____	(1)
2. Housing programs	_____	(2)
3. Drug or alcohol abuse programs	_____	(3)
4. Youth projects (social/recreational)	_____	(4)
5. Education	_____	(5)
6. Day-care programs	_____	(6)
7. Crime prevention	_____	(7)
8. Arts and cultural programs	_____	(8)
9. Community improvement programs	_____	(9)
10. Transportation programs	_____	(10)
11. Environmental programs (including anti-pollution programs)	_____	(11)
12. Minority affairs	_____	(12)
13. Safety programs	_____	(13)
14. Activities for the elderly	_____	(14)
15. Programs for the handicapped	_____	(15)
16. Hard-to-employ programs	_____	(16)
17. Programs for hunger/homeless	_____	(17)
18. Programs for AIDS education or treatment	_____	(18)
19. Other (please describe) _____	_____	(99)

Please attach any company material descriptive of these activities.

COMPANY CONTRIBUTIONS

Please provide information on the amounts of cash contributions made in 1986. (Do not include in-house programs; company dues or other payments to professional or trade organizations within the life insurance business or otherwise of a business nature, such as Chambers of Commerce, The Conference Board, Better Business Bureaus and similar organizations; payments to any outside organizations which are in the nature of fees for services rendered.)

	1986	
1. **Urban/Civic Affairs,** including national and local organizations serving such groups as youth, minorities, and the disadvantaged and other community-based organizations	$ _____	(1)*
2. **United Way** and other federated drives.	$ _____	(2)
3. **Health and safety,** including education and research, national and local health agencies and grants to hospitals.	$ _____	(3)

4. **Education** at all levels, including matching gifts but excluding tuition refund payments to employees. $ _____ (4)

5. **Culture,** including the visual and performing arts, libraries, museums, public broadcasting, etc. $ _____ (5)

6. **Programs for hunger and homeless** $ _____ (8)

7. **Other**—including environmental programs, disaster relief, international affairs, etc.

   Describe _____

   _____ $ _____ (7)

8. Does your company make contributions in communities other than your home office location?

   Yes _____ (9) No _____ (10)

   If yes, to what extent? (Please be as specific as possible.)

   _____

   _____

9. In the past year has your company's contributions program been modified to emphasize any of the corporate public involvement priorities, i.e., education, elderly, hard-to-employ, health and wellness, housing and hunger/homeless?

   Yes _____ (11) No _____ (12)

10. Does your company make non-cash contributions to local groups, such as equipment, office space, transportation, etc.?

    Yes _____ (14) No _____ (15)

    If yes, please list services and/or facilities that are contributed and estimate value:

    _____

    _____

The following information is used to prepare a report to chief executive and liaison officers showing company contributions rates for each of the figures requested. No individual company figures are identified. Use NAIC Annual Statement statutory figures. Include figures of all companies for which contributions are reported on this form.

1. Net Investment Income*
   (p. 4, line 4, column 1) _____

2. Total Corporate Assets
   (p. 2, line 28, column 1) _____

3. Net Gain from Operations**
   (p. 4, line 29, column 1) _____

*Include Separate Accounts, page 6, exhibit 1, line 1 minus line 8.
**Include Separate Accounts, page 4, column 1, line 16 plus line 7.2.

Please state the basis or formula by which your company determines its contribution budget.

_____

_____

Please attach any materials describing your policy or guidelines.

_____

EQUAL EMPLOYMENT OPPORTUNITY*

The Total Number of Persons (Male and Female) Employed at Year-end 1986 _____ (1)

I. White Males Employed

Officials & Managers	_____	(2)
Professionals	_____	(3)
Technicians	_____	(4)
**Sales Workers	_____	(5)
Office & Clerical	_____	(6)
Laborers & Service Workers	_____	(7)

II. White Females Employed

Officials & Managers	_____	(9)
Professionals	_____	(10)
Technicians	_____	(11)
**Sales Workers	_____	(12)
Office & Clerical	_____	(13)
Laborers & Service Workers	_____	(14)

III. Minority Males Employed***

Officials & Managers	_____	(16)
Professionals	_____	(17)
Technicians	_____	(18)
**Sales Workers	_____	(19)
Office & Clerical	_____	(20)
Laborers & Service Workers	_____	(21)

IV. Minority Females Employed***

Officials & Managers	_____	(23)
Professionals	_____	(24)
Technicians	_____	(25)
**Sales Workers	_____	(26)
Office & Clerical	_____	(27)
Laborers & Service Workers	_____	(28)

V. Promotions

A. Please identify the number of promotions made during 1986 for:

White Males	_____	(30)
White Females	_____	(31)
Minority Males	_____	(32)
Minority Females	_____	(33)

B. About how many of these represent promotions to professional or management positions?

White Males	_____	(34)
White Females	_____	(35)
Minority Males	_____	(36)
Minority Females	_____	(37)

VI. Are there any women or members of minority groups on your company's board(s) of directors?

Yes _____ (40) No _____ (41)

If yes, how many are:

Women	_____	(42)
Minorities	_____	(43)
Both	_____	(44)

*Reports on Canadian operations should not include minority groups due to the difficulty of defining these groups in Canada.

**Include agents only if they are defined as employees of the company.

***Please use definitions of race and ethnicity established by the Federal Equal Employment Opportunity Commission.

VII. Describe briefly, or enclose material descriptive of, your company's equal employment opportunity policy. If you have submitted this policy information in the past, please include only new materials.

_____

_____

VIII. Other than the above, are there any special company programs or plans in this area? (E.g., minority vending or purchasing.)

Yes _____ (45) No _____ (46)

If yes, please describe.

_____

_____

IX. In the past year, have you hired any persons considered to be among the hard-to-employ?

Yes _____ (47) No _____ (48)

If yes, how many? _____ (49)

VOLUNTARISM

Many companies encourage employees (including officers) in the home office as well as in the field to become personally involved in community and civic activities. There are three main types of involvement: (1) *Individual Involvement*—Employees are encouraged to become involved in community and civic activities apart from regular work hours; (2) *Released Time*—Employees are released from ordinary duties during normal business hours for relatively brief periods of time; (3) *Loaned Personnel*—Officers or other employees are "loaned" to a community or governmental agency for full-time involvement, often for a substantial period of time.

1. Company Policies 1986

A. Did your company have a program to encourage individual voluntarism in the past year?

Yes _____ (1) No _____ (2)

If so, please describe and attach any material—company policies, pronouncements, news clippings, surveys, etc.—that could provide any amplification of the above responses.

B. Are volunteer activities a factor in:

1. hiring decisions _____ (3)
2. employee performance appraisals _____ (4)

2. Released Time

A. Number of employees released. _____ (5)
B. Total number of manhours involved. _____ (6)

3. Loaned Personnel

A. Number loaned. _____ (7)
B. Total number of man-hours involved. _____ (8)
C. Kind of organization being served by "loaned" personnel.

_____

_____

SOCIALLY RESPONSIVE INVESTMENTS

Please provide information on socially responsive investments*:

(a) which would not otherwise be made under the company's customary lending standards, or

(b) in which social considerations played a substantial part in the investment decision.

		No. of Units	Amount Committed in 1986
Housing:	1 to 4 family	_____ (1)	$ _____ (3)**
	Multifamily	_____ (2)	$ _____ (4)
Health:	Hospital		$ _____ (5)
	Nursing Home		$ _____ (6)
	Clinic		$ _____ (7)
	Other		$ _____ (8)
Commercial Revitalization (stores, shopping centers, office buildings)			$ _____ (9)
Economic Development (including small and minority business)			$ _____ (10)
Arts and Cultural Facilities			$ _____ (11)
Social Service (day care centers, community centers, etc.)			$ _____ (12)
Environment (including bonds for anti-pollution facilities)			$ _____ (13)
Minority financial institution deposits			$ _____ (14)
Education:	Facilities		$ _____ (15)
	Student Loans		$ _____ (16)
	College Endowment Funding Plan		$ _____ (20)
Other (please specify) _____			$ _____ (18)
_____			$ _____ (19)
How much of the above amounts are invested in minority enterprises or institutions?			$ _____ (23)

*These might include but are not limited to the following: housing for low- and moderate-income families; health and social service facilities for those in the inner city; rural development; industrial or commercial facilities in areas of chronic or severe unemployment; neighborhood preservation/revitalization; deposits in minority-owned or operated financial institutions; long-term or venture capital for minority entrepreneurs; and bonds to finance anti-pollution facilities.

**Please round off to nearest whole dollar.

Does the company have a formal policy or procedure regarding socially responsive investments?

Yes _____ (25) No _____ (26)

Does this formal policy include: (Please check as appropriate.)

Budget allocations	_____ (27)
Priorities (special target groups)	_____ (28)
Staff assignments	_____ (29)
Special financial considerations	_____ (30)
Environmental considerations	_____ (31)

Please attach any materials regarding the company's formal socially responsive investment policy.

HEALTH AND WELLNESS

Please check all health promotion activities that your company sponsored during 1986.

	Community	For Employees
1. Periodic health examination	_____ (1)	_____ (25)
2. Smoking cessation	_____ (2)	_____ (26)
3. Hypertension screening	_____ (3)	_____ (27)
4. Hypertension control	_____ (4)	_____ (28)
5. Exercise-fitness	_____ (5)	_____ (29)
6. Nutrition	_____ (6)	_____ (30)
7. Weight control	_____ (7)	_____ (31)
8. Heart attack risk reduction	_____ (8)	_____ (32)
9. Cardio-Pulmonary Resuscitation	_____ (9)	_____ (33)
10. Cancer risk reduction	_____ (10)	_____ (34)
11. Alcohol-drug abuse	_____ (11)	_____ (35)
12. Accident risk reduction	_____ (12)	_____ (36)
13. Stress management	_____ (13)	_____ (37)
14. Family planning	_____ (14)	_____ (38)
15. Health risk appraisal	_____ (15)	_____ (39)
16. Other (please describe)	_____ (16)	_____ (40)

Is preventive care coverage provided under group health policies offered by your company?

Yes _____ (49) No _____ (50)

If yes, please describe briefly. _____

Do you offer wellness premium discount incentives to purchasers of your health and life insurance policies?

Yes _____ (51) No _____ (52)

If so, please describe. _____

	Group	Individual
Life	_____ (53)	_____ (54)
Health	_____ (55)	_____ (56)

Does your company have a nonsmoking policy?

Yes _____ (61) No _____ (62)

Please send a copy of any written nonsmoking policy and materials that your company has which have not been previously submitted.

Reporting Officer: _____ (Name) _____ (Title)

From: _____ (Company and all Subsidiaries) _____ (Date Reported)